

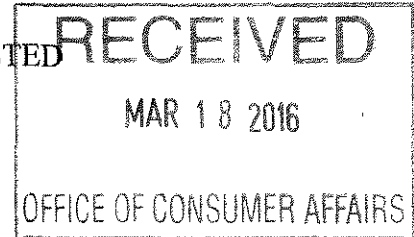
Law Office of Mari G. Chamberlain

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March 15, 2016

SENT VIA CERTIFIED U.S. MAIL RETURN RECEIPT REQUESTED
Attorney General Maura Healey
Office of the Attorney General
One Ashburton Place
Boston, MA 02108



Dear Attorney General Healey:

Pursuant to M.G.L. c. 93H, I am writing to notify you of a possible unauthorized access or use of personal information involving one Massachusetts resident as the result of a real estate closing package that was lost in the mail.

NATURE OF THE SECURITY BREACH OR UNAUTHORIZED USE OR ACCESS

I am a real estate conveyancing attorney and as part of my practice, I mail my clients a physical copy of their entire closing package after each closing.

On February 19, 2016, I mailed my client his closing package by delivering it to the West Falmouth, Massachusetts branch of the United State Postal Service ("West Falmouth Post Office"). The closing documents were packaged in a white 10 x 13 inch envelope with a white 3.5 x 4 inch mailing label on the center of the front of the package. The top of the mailing label contains my office name, address, website, phone number and email. The lower center portion of the mailing label contained the client's name and address. The package was addressed to my client at his new home address, which was the address of the property he had just purchased through the closing I conducted for him. The package was mailed by First Class mail at the rate of \$3.17.

Prior to mailing the closing package, I notified my client by phone that the package was going out in the mail. I am certain that I had the client's proper name and address on the package because after learning that the package went missing, I went back to my Avery template for address labels which was saved on my computer and this client's address was the last one typed in and saved on my computer and I confirmed that his name and address were correct.

On March 1, 2016, I received an email from my client informing me that he had not yet received the closing package at his new address. That same day, I went to the West Falmouth Post Office and asked if they knew of any reason why the package would not have reached its destination, which was just across town in East Falmouth, one and a half weeks after it had been mailed. I advised the postal worker that my client had recently purchased the property and that he had recently submitted his change of address form to the United States Postal Service. The postal worker advised me that it can take at least a week for processing change of address forms. Even though I mailed the package to the client's new address, not his old address, the postal worker advised that I wait another week as the package may be en route.

Later that same day, on March 1, 2016, I emailed the seller/prior owner of the residence with a carbon copy to the seller's attorney asking if the seller had a mail forwarding service in place on the property and whether they had received any mail for my client. The seller responded by email the next day saying that the only mail forwarding service they had on the property expired years earlier and they had not received any mail at their primary residence addressed to my client. (The property had been vacant for some time prior to my client's purchase of it but there is a mail box at the end of the driveway and my client has received other mail in his mail box addressed to him since moving into the property).

After waiting one week since my visit to the West Falmouth Post Office, on March 8, 2016, I contacted my client asking whether he had received the closing package yet. He had not. Also on March 8, 2016, I called the Massachusetts Attorney General's Office to inquire about what I should do about this closing package which was lost in the mail. As a result of that conversation, I am drafting this letter.

On March 10, 2016 I hand delivered a duplicate copy of the client's closing package to him at his home. I also visited the West Falmouth Post Office a second time to ask whether they knew of any reason the package may not have reached its destination across town after almost three weeks. The postal worker thought that was an unusually long amount of time and could not suggest a reason why it had not reached its destination.

On March 11, 2016, I mailed my client the enclosed M.G.L. c 93H letter.

The type of personal information contained in the closing package includes my client's full name, his social security number, his new loan number and the name of the lending institution of his new loan, his old and new mailing address, his uniform residential loan application which lists his financial assets and liabilities, and a photocopy of his driver's license.

All of the information described above was in paper form.

NUMBER OF MASSACHUSETTS RESIDENTS AFFECTED

One individual residing in Massachusetts was the subject of this incident. A notice pursuant to M.G.L. c. 93H, s. 3(b) was sent by email and mail through the United States Postal Service as certified mail return receipt requested, a photocopy of which is enclosed.

STEPS YOU HAVE TAKEN OR PLAN TO TAKE RELATING TO THE INCIDENT

Please see paragraphs two through nine above. I did not report this incident to law enforcement. I have no evidence that the personal information has been used for fraudulent purposes. I do not plan to offer credit monitoring services to this client but he was made aware that he can seek those services in his M.G.L. c. 93H s. 3(b) notice. I plan to send future closing packages to clients using certified mail return receipt requested.

Attorney General Maura Healey
March 15, 2016
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OTHER NOTIFICATION AND CONTACT INFORMATION

I am copying the Director of Consumer Affairs and Business Regulation on this letter. If you have any questions or need further information please contact me at 774.255.1415 or by email at mari@marichamberlain.com.

Sincerely,

A handwritten signature in black ink, appearing to read "Mari G. Chamberlain".

Mari G. Chamberlain, Esq.

cc: Director of Consumer Affairs and Business Regulation
Ten Park Plaza, Suite 5170
Boston, MA 02116

Encl.(s)

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March 11, 2016

SENT VIA EMAIL AND U.S. MAIL RETURN RECEIPT REQUESTED



Dear [REDACTED]

I am writing to notify you that there is the possibility of unauthorized acquisition or use of your personal information which may have occurred as early as February 19, 2016 and may be ongoing. As you are aware, I placed your closing package in the mail via the West Falmouth branch of the U.S. postal service on February 19, 2016 and to date you have not yet received the closing package nor has it been returned to me in the mail. There is a possibility that the closing package is lost and could fall into the hands of an unscrupulous person.

Under Massachusetts law, you have the right to obtain any police report filed in regard to this incident. In this case, no police report has been filed. If you are the victim of identity theft, you also have the right to file a police report and obtain a copy of it.

Massachusetts law also allows consumers to place a security freeze on their credit reports. A security freeze prohibits a credit reporting agency from releasing any information from a consumer's credit report without written authorization. However, please be aware that placing a security freeze on your credit report may delay, interfere with, or prevent the timely approval of any requests you make for new loans, credit mortgages, employment, housing or other services.

If you have been a victim of identity theft, and you provide the credit reporting agency with a valid police report, it cannot charge you to place, lift or remove a security freeze. In all other cases, a credit reporting agency may charge you up to \$5.00 each to place, temporarily lift, or permanently remove a security freeze.

To place a security freeze on your credit report, you must send a written request to **each** of the three major consumer reporting agencies: Equifax (www.equifax.com); Experian (www.experian.com); and TransUnion (www.transunion.com) by regular, certified or overnight mail at the addresses below:

Equifax Security Freeze
P.O. Box 105788
Atlanta, GA 30348

Experian Security Freeze
P.O. Box 9554
Allen, TX 75013

Trans Union Security Freeze
Fraud Victim Assistance Department
P.O. Box 2000
Chester, PA 19022-2000

March 11, 2016

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In order to request a security freeze, you will need to provide the following information:

1. Your full name (including middle initial as well as Jr., Sr., II, III, etc.);
2. Social Security Number;
3. Date of birth;
4. If you have moved in the past five (5) years, provide the addresses where you have lived over the prior five years;
5. Proof of current address such as a current utility bill or telephone bill;
6. A legible photocopy of a government issued identification card (state driver's license or ID card, military identification, etc.)
7. If you are a victim of identity theft, include a copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft;
8. If you are not a victim of identity theft, include payment by check, money order, or credit card (Visa, MasterCard, American Express or Discover only). Do not send cash through the mail.

The credit reporting agencies have three (3) business days after receiving your request to place a security freeze on your credit report. The credit bureaus must also send written confirmation to you within five (5) business days and provide you with a unique personal identification number (PIN) or password, or both that can be used by you to authorize the removal or lifting of the security freeze.

To lift the security freeze in order to allow a specific entity or individual access to your credit report, you must call or send a written request to the credit reporting agencies by mail and include proper identification (name, address, and social security number) **and** the PIN number or password provided to you when you placed the security freeze as well as the identities of those entities or individuals you would like to receive your credit report or the specific period of time you want the credit report available. The credit reporting agencies have three (3) business days after receiving your request to lift the security freeze for those identified entities or for the specified period of time.

To remove the security freeze, you must send a written request to each of the three credit bureaus by mail and include proper identification (name, address, and social security number) **and** the PIN number or password provided to you when you placed the security freeze. The credit bureaus have three (3) business days after receiving your request to remove the security freeze.

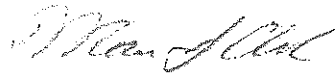
[NOTE: Although not required by M.G.L. c. 93H, you should also consider providing the affected Massachusetts residents with additional information to protect themselves against identity theft or other fraud including, but not limited to: the placement of fraud alerts on their credit file; the need to review their credit reports for unexplained activity; and the need to review credit card or other financial accounts for any suspicious and/or unauthorized activity. Many companies provide affected Massachusetts residents with free credit monitoring services. If you are providing credit monitoring services for affected Massachusetts residents, you should provide them with information concerning how they may enroll for such credit monitoring services as well as any telephone numbers or websites that you have set up to answer any questions they may have concerning the incident. Please note that any additional advice provided to affected Massachusetts residents may vary on a case-by-case basis and these information suggestions are not a complete list of all the information that you may want to provide affected Massachusetts residents to better protect themselves against identity theft or fraud].

March 11, 2016

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If you should have any further questions, please contact me at (508) 735-2553 or by email to mari@marichamberlain.com.

Sincerely,

A handwritten signature in cursive script, appearing to read "Mari G. Chamberlain".

Mari G. Chamberlain, Esq.

8808 - update

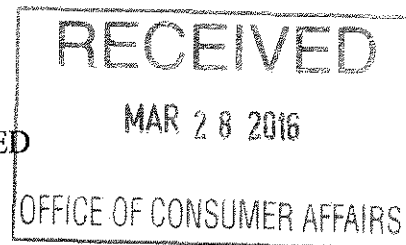
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March 25, 2016

SENT VIA CERTIFIED U.S. MAIL RETURN RECEIPT REQUESTED
Attorney General Maura Healey
Office of the Attorney General
One Ashburton Place
Boston, MA 02108



RE: Status update regarding M.G.L. c. 93H letter involving [REDACTED]
Missing documents now found.

Dear Attorney General Healey:

The purpose of this letter is to follow up on my letter to you dated March 15, 2016 regarding a real estate closing package that was lost in the mail since February 19, 2016. I am please to report that the closing package for my client, [REDACTED], has been located. The United State Postal Service returned the package to me unopened on March 22, 2016. Apparently the post office was unable to deliver it to my client due to the lack of a mail receptacle. My client informs me that he does have a mail box on the property so I am not sure where the confusion lies. Regardless, I am please that the closing package has been found.

If you have any questions or need further information please contact me at 774.255.1415 or by email at mari@marichamberlain.com.

Sincerely,

A handwritten signature in cursive script that reads "Mari G. Chamberlain".

Mari G. Chamberlain, Esq.

cc: Director of Consumer Affairs and Business Regulation
Ten Park Plaza, Suite 5170
Boston, MA 02116